

## **Solera National Bank Announces Completion of Its First Financing as a Certified Lender for the Business Consortium Fund Loan Guaranty Participation Program**

Lakewood, CO – November 20 - Solera National Bank, a wholly-owned subsidiary of Solera National Bancorp, Inc. (OTC Bulletin Board: SLRK), announced today that it has completed its first financing as a Certified Lender for the Business Consortium Fund (BCF) Loan Guaranty/Participation Program (LGPP). The BCF is a non-profit business development organization and is affiliated with the National Minority Supplier Development Council (NMSDC). Solera National Bank is currently the only bank in the state of Colorado acting in this capacity on behalf of the BCF. Solera works closely with the Rocky Mountain Minority Supplier Development Council (RMMSDC), the NMSDC regional affiliate located in Denver, Colorado.

The financing program was completed for the benefit of CADDO Design, Inc. dba CADDO Solutions (CADDO) to provide a combination of term and revolving working capital financing to support its existing needs as well as to provide for its future growth plans. In addition to the working capital financing, Solera is providing for the complete cash management and merchant banking needs of CADDO. CADDO is a 100% Native American-owned and managed national company headquartered in Denver, Colorado that specializes in workplace ergonomics, office products and printing services. CADDO has been a certified small business of RMMSDC for sixteen years.

The NMSDC was chartered in 1972 to provide increased procurement and business opportunities for Asian, Black, Hispanic and Native American-owned businesses of all sizes. It is one of the nation's leading non-profit business membership organizations and serves as a direct link between corporate America and minority-owned businesses. The NMSDC network includes a national office in New York City and 39 regional councils across the country. There are 3,500 corporate members in the network, including America's top publicly-owned, privately-owned and foreign-owned companies as well as universities, hospitals and other buying institutions. The regional councils certify and match more than 15,000 minority-owned businesses with member corporations for the purchase of goods and services.

The BCF was founded in 1987 and provides access to working capital through its LGPP for the NMSDC's certified minority-owned suppliers. BCF benefits the minority community by facilitating the growth and development of NMSDC certified minority-owned firms.

Don Kelin, President and CEO of CADDO stated, "I am excited that this partnership will allow CADDO to continue its phenomenal growth in the office products arena with Corporate America, Indian Nations and the Federal Government. In the midst of the national banking crisis, Solera stepped up with a creative banking package that will allow CADDO the opportunity to gain market share as we compete against the big boxes in our industry. With Solera National Bank as a partner we will be a competitive force in the marketplace."

Mark J. Martinez, Regional President and Senior Lending Officer of Solera National Bank commented, "We are very pleased to have successfully completed a major financing package for a certified minority vendor of the RMMSDC. This financing will be a critical resource to CADDO as it looks to achieve its future growth objectives. It is the stated mission of Solera to provide financing to minority-owned firms in Colorado."

Solera National Bank is a traditional, community commercial bank with a core-competency in understanding and servicing the culturally diverse and dynamic Hispanic market.

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**Cautions Concerning Forward-Looking Statements**

*All information in this news release consists of forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The statements contained in this release, which are not historical facts and that relate to future plans or projected results of Solera National Bancorp, Inc. ("Company") and its wholly-owned subsidiary, Solera National Bank ("Bank"), are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. These forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected, anticipated or implied. These risks and uncertainties can include the risks associated with the ability to grow the Bank and the services it provides, the ability to successfully integrate new business lines and expand into new markets, competition in the marketplace, general economic conditions and many other risks described in the Company's Securities and Exchange Commission filings. The most significant of these uncertainties are described in our 2007 Annual Report on Form 10-K all of which any reader of this release is encouraged to study (including all amendments to those reports) and exhibits to those reports, and include (but are not limited to) the following: the Company has a very limited operating history upon which to base an estimate of its future financial performance; the Company expects to incur losses during its initial years of operations; the Bank's failure to implement its business strategies may adversely affect the Company's financial performance; the departures of key personnel or directors may impair the Bank's operations; and general economic and market conditions. We undertake no obligation to update or revise any forward-looking statement. Readers of this release are cautioned not to put undue reliance on forward-looking statements.*

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